IN O RESULVENTION OF FEBRUSS

		—	DEPARTMENT OF COMMERCE ENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO. 60282.00224					
		TRANSMITTAL LETTER TO THE UNI	DATE: February 7, 2006						
		DESIGNATED/ELECTED OFFICE (I CONCERNING A SUBMISSION UNDER	U.S. APPLN. NO. (IF KNOWN, SEE 37 C.F.R. 1.5) 10/518,242						
		IATIONAL APPLICATION NO. 02/02237	INTERNATIONAL FILING DATE June 18, 2002	PRIORITY DATE CLAIMED					
	TITLE OF INVENTION: METHOD FOR DEPOSITING A CREDIT ON AN ACCOUNT ASSOCIATED TO A TERMINAL SUBSCRIBED TO A COMMUNICATION NETWORK								
		ANT(S) FOR DO/EO/US: Kati A. KOHO							
App	olicar	nt herewith submits to the United States Designated/Ele	ected Office (DO/EO/US) the following it	tems and other information:					
1.		This is a FIRST submission of items concerning a filing under 35 U.S.C. 371. (THE BASIC FILING FEE IS ATTACHED)							
2.	\boxtimes	This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.							
3.		This is an express request to begin national examination procedures [35 U.S.C. 371(f)]. The submission must include items (5), (6), (9) and (21) indicated below.							
4.		The US has been elected (Article 31).							
5.		A copy of the International Application as filed [35 U.S.C. 371(c)(2)] a. is transmitted herewith (required only if not transmitted by the International Bureau). b. has been transmitted by the International Bureau. c. is not required, as the application was filed in the United States Receiving Office (RO/US).							
6.		An English language translation of the International Application as filed [35 U.S.C. 371(c)(2)]. a. is attached hereto. b. has been previously submitted under 35 U.S.C. 154(d)(4).							
7.		Amendments to the claims of the International Application under PCT Article 19 [35 U.S.C. 371(c)(3)] a. are transmitted herewith (required only if not transmitted by the International Bureau). b. have been transmitted by the International Bureau. c. have not been made; however, the time limit for making such amendments has NOT expired. d. have not been made and will not be made.							
8.		An English language translation of the amendments to the claims under PCT Article 19 [35 U.S.C. 371(c)(3)].							
9.		An oath or declaration of the inventor(s) [35 U.S.C. 371(c)(4)].							
10.		An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 [35 U.S.C. 371(c)(5)].							
Iten	ns 11	1 - 20 below concern other document(s) or information	included:						
11.		An Information Disclosure Statement under 37 C.F.R	1.97 and 1.98.						
12.		An assignment document for recording. A separate cover sheet in compliance with 37 C.F.R. 3.28 and 3.31 is included.							
13.		A FIRST preliminary amendment. A SECOND or SUBSEQUENT preliminary amendment.							
14.		Application Data Sheet.	99/38/2886 (91 FC:1462	SBASHEIR 00000009 502222 10518242					
15.		A substitute specification.	* · using	486.60 DA					
16.		A change of power of attorney and/or address letter.							
17.		A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 35 U.S.C. 1.821 - 1.825.							
18.		A second copy of the published international application under 35 U.S.C. 154(d)(4).							
19.		A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).							
20. Noti	_	Other items or information: CHECK NO; Formion of Defective Response, Affidavit.	nal Drawings (Figs. 1- ; she	eets); Supplemental Response to					

U.S. APPLN. NO. (IF	VN,		INTERNATIONAL APPLICATION			ATT EY DOCKET NO. 60282.00224			
SEE 37 C.F.R. 1.50) 10/518,242 NO. PCT/IB02)2237	7	DATE: February 7, 2006		
The following fees have been submitted							CALCULATIONS	PT	O USE ONLY
21. Basic National Fee (37 CFR 1.492(a))\$300.00							\$		
22. Examinatio	on fee (?	37 CFR 1.492(c					\$		
examinatio	on prepared by t prepared by II Article 33(1) - (
All other sit	tuations	i			<u></u>	\$200.00			
	R 1.492(b))	\$							
 If the written opinion of the ISA/US or the International preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4)									
Search fee (37 CFR 1.445(a)(2)) has been paid on the international application to the United States Patent & Trademark Office as an International Search Authority									
 International provided to 									
						· ·			
		TOTAL OF 2		· · · · · · · · · · · · · · · · · · ·			\$, <u></u>
Surcharge of \$130.00 than 30 months from	0 for fur the ea	rnishing the oat	th or o	declaration later	.492((e)].	\$		
Claims		Number File	ed	Number Extra		Rate			
Total Claims		- 20 =	=		i	X \$ 50.00	\$		
Independent Claims		- 3 =	.			X \$ 200.00	\$		
Multiple dependent c	claim(s)	(if applicable)				+ \$360.00	\$		
Additional fee for specification and drawings filed in paper over 100 sheets (excluding sequence listing or computer program listing filed in an electronic medium). The fee is \$250.00 for each additional 50 sheets of paper or fraction thereof.									
Total Sheets	Extra	Sheets Number of each additional 50 or fraction thereof		RATE					
				ind up to a whole nber)	L]		
- 100 =	<u> </u>	/50 =			X \$250.00		\$		
				ALCULATIONS =	:		\$	_	
Reduction by one-half for filing by small entity, if applicable. Applicant claims small entity status. See 37 CFR 1.27.							\$	-	
SUBTOTAL =							\$		
Processing fee of \$130.00 for furnishing the English translation later than 30 months from the earliest claimed priority date [37 C.F.R. 1.492(f)]. +							\$		
TOTAL NATIONAL FEE =							\$		
Fee for recording the enclosed assignment [37 C.F.R. 1.21(h)]. The assignment must be accompanied by an appropriate cover sheet (37 C.F.R. 3.28, 3.31). \$40.00 per property +						\$			
TOTAL FEES ENCLOSED =						\$ 0.00			
						Amount to be refunde		\$	
- -						Charged		s	

U.S. APPLN. NO. (IF KNOWN,	INTERNATIONAL APPLICATION	ATTORNEY DOCKET NO. 60282.00224						
SEE 37 C.F.R. 1.50) 10/518,242	NO. PCT/IB02/02237	DATE: 2/7/06						
a.	A check in the amount of \$ to cover the above fees is enclosed.							
	Please charge Counsel's Deposit Account No. 50-2222 in the amount of \$ to cover the above fee. A duplicate copy of this sheet is enclosed.							
	The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Counsel's Deposit Account No. 50-2222.							
NOTE: Where an appropriate time limit under 37 C.F.R. 1.494 or 1.495 has not been met, a petition to revive [37 C.F.R. 1.137(a) or (b)] must be filed and granted to restore the application to pending status.								
SEND ALL CORRESPONDENCE TO:								
Customer Number 32294 SQUIRE, SANDERS & DEMPSEY LLP 8000 Towers Crescent Drive 14 th Floor Tysons Corner, Virginia 22182-2700 Telephone: 703-720-7800 Fax: 703-720-7802		as H. Goldhush No. 33,125						

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Kati A. KOHO Group Art Unit: 3629

Application No.: 10/518,242 Examiner: Not yet assigned

Confirmation No.: 8356

Filed: August 10, 2005 Attorney Dkt. No.: 60282.00224

For: METHOD FOR DEPOSITING A CREDIT ON AN ACCOUNT ASSOCIATED

TO A TERMINAL SUBSCRIBED TO A COMMUNICATION NETWORK

SUPPLEMENTAL RESPONSE TO NOTIFICATION OF DEFECTIVE RESPONSE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 MAILSTOP PCT

February 7, 2006

Sir:

Applicant received a Notification of Defective Response dated December 27, 2005, bearing a 30 day period for response. On January 27, 2006, Applicant filed a full and complete Response to the Notification of Defective Response, which included an Affidavit signed by an attorney for the Applicant as to the facts regarding an apparent inconsistency in the inventor's name. Supplemental to that full and complete Response, Applicant submits herewith a second Affidavit, signed by the inventor, Kati A. KOHO/Kati A. LEHTINEN, signed in both names, attesting to the formal name change from Kati A. LEHTINEN to Kati A. KOHO on June 7, 2003. This name change occurred too late to formally change the inventor's name in the PCT international application under PCT Rule 92BIS.

It is respectfully submitted that the Affidavit submitted on January 27, 2006, and the Affidavit attached hereto, is sufficient to overcome the issues noted in Notification

of Defective Response dated December 27, 2005. In that the Response which was filed January 27, 2006 was a full and complete Response to the Notification of Defective Response, this Supplemental Response is timely filed.

In the event there are any fees due with respect to this paper, please charge Counsel's Deposit Account No. 50-2222.

Respectfully submitted,

Douglas H. Goldhush Registration No. 33,125

Customer Number 32294 SQUIRE, SANDERS & DEMPSEY LLP 14TH Floor 8000 Towers Crescent Drive

Tysons Corner, Virginia 22182-2700

Telephone: 703-720-7800

Fax: 703-720-7802

DHG:cvl

Enclosure: Affidavit In Support of Changed-Name of Inventor

Copy of Form PCT/DO/EO/916

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Kati A. KOHO

Art Unit: 3629

Application No.: 10/518,242

Examiner: Not Yet Assigned

Filed: August 10, 2005

Attorney Dkt. No.: 60282.00224

For: METHOD FOR DEPOSITING A CREDIT ON AN ACCOUNT ASSOCIATED TO A TERMINAL SUBSCRIBED TO A COMMUNICATION NETWORK

AFFIDAVIT IN SUPPORT OF CHANGE-OF-NAME OF INVENTOR

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

- I, Kati A. KOHO, hereby certify that I am an inventor of the subject matter 1) disclosed in PCT International Application Serial Number PCT/IB02/02237, published as International Publication No. WO 03/107647 A1.
- I further certify that, at the time the PCT International Application was filed on 2) June 18, 2002, my name was Kati A. LEHTINEN.
- 3) I changed my name from Kati A. LEHTINEN to Kati A. KOHO on the 7th of June 2003 due to marriage. A copy of the certificate of name change is attached. By the time the name change was processed, and we became aware of the issue with respect to consistency of names in the International Application, it was too late to change the name under PCT Rule 92bis.
- 4) A U.S. National stage patent application was filed on December 16, 2004. This was filed as an informal application, with no declaration. In response to a Notification of

Missing Requirements dated June 16, 2005, I signed and our US attorneys' submitted a declaration indicating my changed name of Kati A. KOHO, since that was my legal name at that

time.

5) Our attorneys have just alerted us as to the existence of a new Notification dated

December 27, 2005; it is understood that the declaration as submitted with the Notification of

Missing Requirements on August 10, 2005 was appropriate, and that an affidavit in support of

the change-of-name was all that was missing. This affidavit is therefore submitted in response

thereto. I certify that Kati A. LEHTINEN and Kati A. KOHO are the same person.

6) It is respectfully submitted, therefore, that this affidavit in support of change-of-

name of inventor be accepted, along with the declaration as submitted on August 10, 2005.

The undersigned declares further that all statements made herein are believed to be true

and further that these statements were made with the knowledge that willful, false statements and

the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18

of the United States Code and that such willful, false statements may jeopardize the validity of

the application or any patent issuing thereon.

Date: 30.1. 2006

Signed:

Kati A KOHO

Signed

Kati A. LEHTINEN (Same Person)

Enclosure:

Copy of Certificate of Name-Change

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VIRKATODISTUS

Ulkomaan viranomaisia varten

Espoo 27.01.2006

Sukunimi

Koho e Lehtinen

Etunimet

Kati Annikki

Henkilötunnus

030477-138F, elää

Syntymäkotikunta

Espoo

Kansalaisuus

Suomi

Siviilisääty

avioliitossa

Äidinkieli

suomi

Jäsenrek pitäjä Rek viranomainen Tapiolan seurakunta Espoon maistraatti

Kotikunta

Espoo

Avioliittotiedot

1. avioliitto, vihkimispäivä: 07.06.2003 Puoliso: Pasi Juhani Koho, ht 240674-133P, Kymi, 1. avioliitto, elää, jäsenrekisterinpitäjä Tapiolan seurakunta

т .t.

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*

Tiedot todistetaan oikeiksi Tapiolan seurakunnan kirkonkirjojen perusteella. Tiedot ovat yhdenmukaiset väestötietojärjestelmän kanssa.

> Tapiolan seurakunta Kirkkopolku 6 02100 ESPOO

Antti Rusam kirkkoherra

/äestötietoasetuksen (886/93) 30§ mukaan todistus /oidaan allekirjoittaa koncellisesti

Lunastus 3,35 C.



NOKIA

translation of the OFFICIAL CERTIFICAT

Nokia IPR Tuulikki Rentola-Seppälä

01.02.2006

Official Certificate Extract from the population register

For the Foreign Authorities

In Espoo the 27th of January 2006

Last name

Koho née Lehtinen

First names

Kati Annikki

Date of birth and

Social security number

030477-138F, lives

Place of birth

Espoo

Citizenship

Marital status

Married

Finland

Mother tongue

Finnish

Registrar

The parish of Tapiola

Registrar Authority

The city administrative court of Espoo

Place of domicile

Espoo

Marriage information

1st marriage, date of marriage: 7th of June 2003 Spouse: Pasi Juhani Koho, date of birth and social security number 240674-133P, Kymi, 1st marriage, lives, Registrar the parish of

Tapiola

The information is certified on the basis of the parish register of the parish of Tapiola. The information is consistent with the population register system.

The parish of Tapiola Kirkkopolku 6

FIN-02100 Espoo

Antti Rusama (Mr.)

Vicar

According to the Decree of the Population Register (886/93) § 30 the certificate can be undersigned mechanically

Cashing 3.35 EUR